

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

Earl M. Riley and Verline B. Riley

S.S. Nos.: xxx-xx-1959 and xxx-xx-2500

Mailing Address: 307 Ebon Road, Durham, NC 27713-0000

Case No. 07-81258

Debtors.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtors have filed for relief under Chapter 13 of the United States Bankruptcy Code on August 31, 2007.

The filing automatically stays collection and other actions against the Debtors, Debtors' property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtors' proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: October 3, 2007

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtors
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 4/16/06)

CH. 13 PLAN - DEBTS SHEET
(MIDDLE DISTRICT - DESARDI VERSION)

Date: 7/31/07

Lastname-SS#: Riley-1959

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

Creditor Name	Sch D #	Description of Collateral

SURRENDER COLLATERAL

Creditor Name	Description of Collateral

ARREARAGE CLAIMS

Creditor Name	Sch D #	Arrearage Amount	(Sec**)
ASC	1	6,601	**
HISBC	32	2,171	**

REJECTED EXECUTORY CONTRACTS/LEASES

Creditor Name	Description of Collateral

LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
ASC	1	\$1,270	T'ee	n/a	\$1,270.00	House and Land
HISBC	32	\$526	T'ee	n/a	\$526.00	House and Land/Waring St.
			T'ee	n/a		
			T'ee	n/a		

STD - SECURED DEBTS @ FMV

Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
USBCF	1	\$0	T'ee			House and Land
UECU	32	\$0	T'ee			House and Land/Waring St.
UECU	8	\$0	T'ee			02 Chrysler PT Cruiser
			T'ee			

STD - SECURED DEBTS @ 100%

Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
UECU	7	\$8,707	T'ee	\$82	\$195.88	02 Chrysler PT Cruiser
UECU	8	\$9,633	T'ee	\$96	\$216.72	00 GMC Yukon Denali
			T'ee			
			T'ee			
			T'ee			

ATTORNEY FEE (Unpaid part)

Law Offices of John T. Orcutt, P.C. \$2,300

SECURED TAXES

IRS Tax Liens Secured Amt

Real Property Taxes on Retained Realty \$7,513

UNSECURED PRIORITY DEBTS

IRS Taxes Amount

State Taxes

Personal Property Taxes \$34

Alimony or Child Support Arrearage

CO-SIGN PROTECT (Pay 100%) Int.% Payoff Amt

All Co-Sign Protect Debts (See#)

GENERAL NON-PRIORITY UNSECURED Amount*

DMI= None(\$0) \$1,722

PROPOSED CHAPTER 13 PLAN PAYMENT

\$ 2,742 per month for 55 months, then

\$ N/A per month for N/A months.

Adequate Protection Payment Period: 3 months.

Sch D # = The number of the secured debt as listed on Schedule D

Adequate Protection = Monthly 'Adequate Protection' payment amt.

* = Co-sign protect on all debts so designated on the filed schedules

** = DMI v. ACP

** = Pre-petition arrearage includes 1 post-petition mortgage payment

Ch13Plan MD (DeSardi) (4/12/07) © John T. Orcutt (Page 4 of 4)

Other Miscellaneous Provisions

CERTIFICATE OF SERVICE

Gabrielle Morrison, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Gabrielle Morrison

Gabrielle Morrison

North Carolina Department of Revenue
c/o NC Department of Justice
Post Office Box 629
Raleigh, NC 27602-0629

Credit Management
4200 International Parkway
Carrollton, TX 75007

HSBC Mortgage Services
PO Box 5249
Carol Stream, IL 60197

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

Credit One Bank
Post Office Box 98873
Las Vegas, NV 89193

Internal Revenue Service**
Post Office Box 21126
Philadelphia, PA 19114

Internal Revenue Service
Post Office Box 21126
Philadelphia, PA 19114-1126

CSDDUR
Post Office Box 530
Durham, NC 27702-0530

Law Offices of Couch & Taibi
3100 Tower Blvd.
Durham, NC 27707

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

DirecTV
Post Office Box 78626
Phoenix, AZ 85062-8626

Law Offices of John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

Duke University Hospital
Post Office Box 70841
Charlotte, NC 28272-0841

NCO Financial Systems **
Post Office Box 4911
Department DD
Trenton, NJ 08650

Allied
PO Box 2455
Chandler, AZ 85244

Durham County Tax Collector
Post Office Box 3397
Durham, NC 27701

North Carolina Department of Re
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

America's Servicing Company (ASC)
Post Office Box 10388
Des Moines, IA 50306-0388

Fashion Bug
Post Office Box 869
Milford, OH 45150-0869

North Carolina Dept of Revenue*
Post Office Box 1168
Raleigh, NC 27602-1168

Child Support Enforcement
Post Office Box 20800
Raleigh, NC 27619-0800

Granville County Tax Collector
Post Office Box 219
Oxford, NC 27565-0219

State Employees Credit Union
900 Wade Avenue
Post Office Box 25279
Raleigh, NC 27611-5279

Credit Bureau of Greensboro**
Post Office Box 26140
Greensboro, NC 27402-0040

HSBC Mortgage Services
Post Office Box 5207
Carol Stream, IL 60197-5207

Time Warner Cable
101 Innovation Avenue
Suite 100
Morrisville, NC 27560-8586

US Bank Consumer Finance
205 W. Fourth St., Ste. 500
Cincinnati, OH 45202

Utilities Employees Credit Union
PO Box 14864
Reading, PA 19612

Utilities Employee Credit Union
PO Box 14864
Reading, PA 19612

Utilities Employees Credit Union
PO Box 14864
Reading, PA 19612

Verizon
PO Box 1850
National Recovery Dept. M.S. 400
Folsom, CA 95630

Verizon PA
236 E Town Street
#170
Columbus, OH 43512